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CHAPTER 13 PLANUnited States Bankruptcy Court
Northern District of Mississippi

Debtor **Renault, Marcel Franchot** SS # XXX-XX-9123 CASE NO. **1:15-bk-12744**
 Joint Debtor **Renault, Mary Catherine** SS # XXX-XX-3622 Median Income ☒ Above ☐ Below
 Address **911 Edgewood Dr Southaven, MS 38672-8529**

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of **60** months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay **\$1,600.00** per (☒ monthly / ☐ semi-monthly / ☐ weekly / ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Direct Pay

(B) Joint Debtor shall pay **\$0.00** per (☐ monthly / ☐ semi-monthly / ☐ weekly / ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ **0.00** @ \$ **0.00**/month
 Mississippi Dept. of Revenue: \$ **0.00** @ \$ **0.00**/month
 Other: \$ **0.00** @ \$ **0.00**/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

POST PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____. To be paid: ☐ direct, ☐ through payroll deduction, or ☐ through the plan.

PRE-PETITION ARREARAGE:

In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____. To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: _____ BEGINNING _____ @\$ _____ ☐ PLAN ☐ DIRECT

MTG ARREARS TO: _____ THROUGH _____ \$ _____ @\$ _____/MO

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: **None** Approx. amt. due: \$ Int. Rate:

Property Address: Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

Creditor's Name	Collateral	910* CLM	Approx. Amt. Owed	Value	Int Rate	Pay Value or Amt. Owed
Ford Motor Credit Company	2011 Ford Fiesta driven by debtors son	Y	7,481.00	6,075.00	5.00%	amt owed
TD Auto Finance	2012 Ford F-150 driven by debtor	Y	25,194.73	26,000.00	5.00%	amt owed
Wells Fargo Dealer Service	2014 Jeep Wrangler driven by debtor	Y	33,559.16	28,237.50	5.00%	amt owed

Debtor's Initials **MR** Joint Debtor's Initials **MR**

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*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS. Including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral	Approx. Amt. Owed	Proposal Treatment
Carmax Auto Finance	2009 GMC Sierra	27,448.00	keep current/vehicle is driven and paid for by Debtors' son
Ocwen Loan Servicing	137 Amber Circle, Byhalia, Mississippi	118,250.32	surrender

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

Creditor's Name	Approx. Amt. Owed	Contractual Mo. Pmt.	Proposal Treatment
U.S. Dept of Education	9,382.50	unknown	treat as general unsecured creditor
Fedloan	2,600.00	unknown	treat as general unsecured creditor

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS totaling approximately \$**18,424.58**. Such claims must be *timely filed* and not disallowed to receive payment as follows: a total distribution of \$ **13,214.06**, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total Attorney Fee Charged \$ **3,200.00**
 Attorney Fee Previously Paid \$ **1,170.00**
 Attorney fee to be paid in plan \$ **2,030.00**

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent	Attorney for Debtor (Name/Address/Phone/Email)
	Robert Lomenick, MSB 104186
	North Mississippi Bankruptcy Group
	126 North Spring Street
	P.O. Box 417
	Holly Springs, MS 38635
	Telephone/Fax (662) 252-3224 (662) 252-2858
Telephone/Fax:	E-mail Address rlomenick@gmail.com

DATE: October 15, 2015	DEBTOR'S SIGNATURE	<u>/s/ Marcel Franchot Renault</u>
	JOINT DEBTOR'S SIGNATURE	<u>/s/ Mary Catherine Renault</u>
	ATTORNEY'S SIGNATURE	<u>/s/ Robert Lomenick</u>